



IT IS ORDERED as set forth below:

Date: March 12, 2019

Paul Baisier

Paul Baisier
U.S. Bankruptcy Court Judge

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: GLADYS LOVELIA DIAMOND,)	CASE NO. 18-64963-PMB
)	Chapter 7
DEBTOR.)	
)	JUDGE PAUL BAISIER
AMERICAN EXPRESS NATIONAL BANK,)	
)	
PLAINTIFF,)	
)	ADV. PROC. NO. 18-05315-PMB
vs.)	
)	
GLADYS LOVELIA DIAMOND aka)	
GLADYS DIAMOND,)	
)	
DEFENDANT.)	

**STIPULATED JUDGMENT AND ORDER IN SETTLEMENT
OF COMPLAINT TO DETERMINE DISCHARGEABILITY OF DEBT**

American Express National Bank ("Plaintiff") and Gladys Lovelia Diamond aka Gladys Diamond, ("Defendant"), by and through their undersigned counsel, hereby stipulate and agree as follows:

1. Judgment in the above matter shall be entered in favor of Plaintiff with regard to account number ****_*****-1009 in the principal amount of \$30,291.00, plus attorneys' fees and costs of \$1,650.00, for a total of \$31,941.00 ("Judgment Amount"), and that said sum is non-dischargeable pursuant to 11 U.S.C. § 523(a)(14).

2. This Stipulated Judgment does not provide for any repayment terms.

3. The Defendant may prepay all or any portion of the Judgment Amount at any time without penalty.

4. Any voluntary payments submitted by the Defendant shall be made payable to "American Express" and mailed directly to Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355 or at any future address designated by Plaintiff in writing. The Defendant's bankruptcy number (18-64963) shall appear on all payments tendered.

5. Should the Defendant submit a payment that is returned due to insufficient funds, all payments thereafter must be made in the form of money order or certified funds.

6. The Defendant understands that she must advise Plaintiff in writing of any change in address until the Judgment has been satisfied. The Defendant's current mailing address is 4107 Pinemist Lane, Kennesaw, GA 30144.

7. The Defendant hereby authorizes Plaintiff's counsel to contact her directly regarding repayment of the Judgment Amount.

8. Plaintiff will refrain from collecting on the Judgment until after the Defendant's Chapter 7 bankruptcy case has closed.

9. In the event that the Defendant's bankruptcy case is dismissed or discharge denied, revoked or waived, Plaintiff shall remain entitled to recover the full account balance as of the petition date, less credit given for all amounts received hereunder.

10. Plaintiff remains entitled to distribution from the bankruptcy estate. Any amounts received from the bankruptcy estate in combination with any monies paid by the Defendant, which exceed the total of the account balances, shall be returned to the Defendant.

11. The Defendant agrees that the Judgment Amount will be nondischargeable in any future bankruptcy proceedings until the Judgment is paid in full.

12. The Judgment herein shall be fully enforceable in all respects pursuant to the laws of the State of Georgia, and/or the provisions of the United States Bankruptcy Code, and/or the law of any state of the United States.

13. By signature below, the Defendant declares that this agreement represents a fully informed and voluntary agreement by the Defendant and does not impose any undue hardship on the Defendant or dependents of the Defendant.

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WHEREFORE, the parties pray this Honorable Court for an Order approving the instant Stipulated Judgment and closing the adversary matter.

[END OF DOCUMENT]

Order prepared by and consented to by:

Dated: 3-11-19

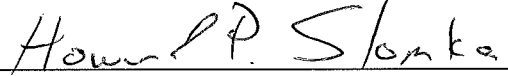
By:



Thomas W. Joyce, GA Bar (405527)
JONES CORK LLP
P.O. Box 6437
Macon, GA 31208-6437
Telephone: (478) 745-2821
Facsimile: (478) 743-9609
E-mail: tom.joyce@jonescork.com
Counsel for Plaintiff

Consented to by:

Dated: 3-11-19

By:

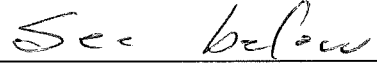

Howard P. Slomka, GA Bar (652875) *w/ express*
Slipakoff & Slomka, PC *permission*
Overlook III - Suite 1700
2859 Paces Ferry Rd, SE
Atlanta, GA 30339
Telephone: (404) 800-4001
Facsimile: (888) 259-6137
Email: se@myatlilaw.com
Counsel for Defendant



Consented to by:

Dated: _____

By:


Gladys Lovelia Diamond aka Gladys Diamond
4107 Pinemist Lane
Kennesaw, GA 30144
Defendant

Counsel for Plaintiff

Consented to by:

Dated:

By:

Howard P. Slomka, GA Bar (652875)

Slipakoff & Slomka, PC

Overlook III - Suite 1700

2859 Paces Ferry Rd, SE

Atlanta, GA 30339

Telephone: (404) 800-4001

Faxsimile: (888) 259-6137

Email: sc@myattlaw.com

Counsel for Defendant

Consented to by:

Dated:

By:



Gladys Lovelia Diamond aka Gladys Diamond

4107 Pinemust Lane

Kennesaw, GA 30144

Defendant

Distribution List:

Thomas W. Joyce, Esq

JONES CORK LLP

435 Second Street

P. O. Box 6437

Macon, GA 31208

Howard P. Slomka, Esq.

Slipakoff & Slomka, PC

Overlook III - Suite 1700

2859 Paces Ferry Rd, SE

Atlanta, GA 30339

Distribution List:

Thomas W. Joyce, Esq.
JONES CORK LLP
435 Second Street
P. O. Box 6437
Macon, GA 31208

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Slipakoff & Slomka, PC
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